

**Information to identify the case:**

Debtor 1	<u>Edward T. Williams</u>	Social Security number or ITIN	xxx-xx-8741
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela M. Foster-Williams</u>	Social Security number or ITIN	xxx-xx-5539
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-22941-RG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward T. Williams

Angela M. Foster-Williams

8/18/21

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edward T. Williams  
Angela M. Foster-Williams  
Debtors

Case No. 18-22941-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 18, 2021

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Edward T. Williams, Angela M. Foster-Williams, 161 Pomona Ave, Newark, NJ 07112-2030
517615268	ACS/CHELA, C/O ACS, UTICA, NY 13501
517615269	+ ALLIED COLLECTION SVCS, 9301 OAKDALE AVE STE 205, CHATSWORTH, CA 91311-6547
517615282	+ CHLD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517615288	+ DEBT REC SOL, 6800 JERICHO TURNPIKE, SYOSSET, NY 11791-4436
517615293	+ DSRM NT BK, POB 631, AMARILLO, TX 79105-0631
517615323	+ Tate & Krilin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
517615324	+ US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609
517615326	+ US DEPT OF ED/GLELSI, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121
517615327	+ US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615270	+ allstate Property & Casualty Ins., PO Box 4303, Carol Stream, IL 60197-4303
517615294	+ excel medical lab Inc., DBA Everest Medical Lab, 99-107 Glendale Ave., Edison, NJ 08817-5279

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 18 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 18 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517615267	+ Email/Text: mnapoletano@ars-llc.biz	Aug 18 2021 20:29:00	ABLT RECVR, PO BOX 4031, WYOMING, PA 18644-0031
517615271	+ EDI: GMACFS.COM	Aug 19 2021 00:33:00	ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
517615272	EDI: WFFC.COM	Aug 19 2021 00:33:00	AMERICAN HONDA FINANCE, 201 LITTLE FALLS DR, WILMINGTON, DE 19808
517627966	EDI: GMACFS.COM	Aug 19 2021 00:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517615273	+ EDI: BANKAMER.COM	Aug 19 2021 00:33:00	BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
517726129	EDI: BANKAMER.COM	Aug 19 2021 00:33:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517615276	+ EDI: CAPITALONE.COM	Aug 19 2021 00:33:00	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253

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517615274	EDI: CAPITALONE.COM	Aug 19 2021 00:33:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517615281	+ Email/Text: bankruptcy@cavps.com	Aug 18 2021 20:29:00	CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288
517615283	+ EDI: WFNNB.COM	Aug 19 2021 00:33:00	COMENITY BANK/CHADWCKS, PO BOX 182789, COLUMBUS, OH 43218-2789
517615284	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 18 2021 20:29:00	CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELD, MI 48037-0513
517629358	Email/Text: ebnnotifications@creditacceptance.com	Aug 18 2021 20:29:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD, MI 48034
517615286	+ Email/PDF: creditonebknnotifications@resurgent.com	Aug 18 2021 20:43:39	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517699166	EDI: CAPITALONE.COM	Aug 19 2021 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517621041	+ Email/Text: bankruptcy@cavps.com	Aug 18 2021 20:29:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517615289	+ Email/Text: electronicbkydocs@nelnet.net	Aug 18 2021 20:29:00	DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN, NE 68508-1904
517615291	+ EDI: DISCOVER.COM	Aug 19 2021 00:33:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517615292	+ EDI: CITICORP.COM	Aug 19 2021 00:33:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
517713050	EDI: Q3G.COM	Aug 19 2021 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517629198	EDI: DISCOVER.COM	Aug 19 2021 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517615295	+ EDI: HFC.COM	Aug 19 2021 00:33:00	HSBCINSLNS, PO BOX 2013, BUFFALO, NY 14240-2013
517615296	EDI: JEFFERSONCAP.COM	Aug 19 2021 00:33:00	JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303
517673187	EDI: JEFFERSONCAP.COM	Aug 19 2021 00:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517615298	+ Email/PDF: resurgentbknnotifications@resurgent.com	Aug 18 2021 20:43:39	LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269
517707111	Email/PDF: resurgentbknnotifications@resurgent.com	Aug 18 2021 20:43:56	LVNV Funding, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517718370	Email/PDF: resurgentbknnotifications@resurgent.com	Aug 18 2021 20:43:39	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517704321	Email/PDF: resurgentbknnotifications@resurgent.com	Aug 18 2021 20:43:39	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517615300	EDI: MID8.COM	Aug 19 2021 00:33:00	MCM, POB 60578, Los Angeles, CA 90060-0578
517689599	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 18 2021 20:43:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517615301	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 18 2021 20:43:46	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
517615302	+ EDI: MID8.COM	Aug 19 2021 00:33:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709

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517693186	+ EDI: MID8.COM	Aug 19 2021 00:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517615309	+ Email/Text: bankruptcy@onlineis.com	Aug 18 2021 20:29:00	ONLINE COLLECTIONS, PO BOX 1489, WINTERVILLE, NC 28590-1489
517615310	+ EDI: PRA.COM	Aug 19 2021 00:33:00	PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
518015007	EDI: PRA.COM	Aug 19 2021 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518015008	EDI: PRA.COM	Aug 19 2021 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517727980	EDI: PRA.COM	Aug 19 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517615311	+ EDI: RMCB.COM	Aug 19 2021 00:33:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
517615312	+ EDI: DRIV.COM	Aug 19 2021 00:33:00	SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
517615314	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/AMER EAGLE, PO BOX 965005, ORLANDO, FL 32896-5005
517615315	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/JEWELRY CUSTOM, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517615316	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
517615317	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517615318	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/PEACH DIRECT, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517615319	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517615322	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
517655141	+ EDI: DRIV.COM	Aug 19 2021 00:33:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
517617826	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517680758	EDI: WFFC.COM	Aug 19 2021 00:33:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517721744	+ EDI: AIS.COM	Aug 19 2021 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517615330	+ EDI: BLUESTEM	Aug 19 2021 00:33:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820
517615331	EDI: WFFC.COM	Aug 19 2021 00:33:00	WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701
517615332	+ EDI: WFFC.COM	Aug 19 2021 00:33:00	WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615280	+ EDI: RMSC.COM	Aug 19 2021 00:33:00	carecredit, po box 960061, Orlando, FL 32896-0061

TOTAL: 57

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address
	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
517615277	*+	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517615279	*+	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517615275	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517615278	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517615287	*+	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517615285	*+	Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
517615290	*+	DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN, NE 68508-1904
517615297	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303
517615299	*+	LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269
517615303	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615304	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615305	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615306	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615307	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615308	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517693235	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517615313	*+	SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
517615320	*+	SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517615321	*+	SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517615325	*+	US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609
517615328	*+	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615329	*+	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615333	*+	WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615334	*+	WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615335	*+	WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185

TOTAL: 0 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com mortoncraigecef@gmail.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor BANK OF AMERICA N.A. rsolarz@kmlawgroup.com

Russell L. Low

on behalf of Debtor Edward T. Williams ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Joint Debtor Angela M. Foster-Williams ecf@lowbankruptcy.com  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7